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Patent  
Atty. Docket No. 4205.002**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of : Laszlo Kulcsar  
Application No. : 10/702,144  
Filing Date : 11/05/2003  
Title : MULTIPLE CREDIT CARD MANAGEMENT SYSTEM  
Confirmation No. : 7816  
Art Unit : 3624  
Examiner : Thu Thao Havan

**CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10**

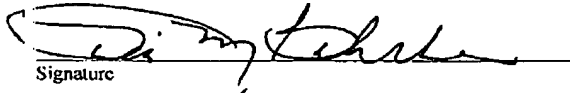
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Commissioner for Patents  
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**RESPONSE TO ADVISORY ACTION MAILED ON MARCH 6, 2006 AND REQUEST  
FOR NON-ENTRY OF RESPONSE TO FINAL OFFICE ACTION FILED ON  
JANUARY 17, 2006**

Dear Sir:

Responsive to the Advisory Action mailed March 6, 2006, the Applicant submits the following amendments in conjunction with a Request for Continued Examination and respectfully requests non-entry of the Response to Final Office Action filed on January 17, 2006. Please amend the above-identified application as follows:

03/20/2006 MBINAS 00000010 10702144

02 FC:2251

60.00 OP

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